

# Privacy Statement

As of January 2023

FACTS	What Does Eaton Community Bank Do With Your Personal Information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and transaction history</li><li>▪ Credit history and account balances</li><li>▪ Income and assets</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Eaton Community Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Eaton Community Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	No	We don't share
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions?	Call (517) 543-3880 or go to <a href="http://www.eaton.bank">www.eaton.bank</a>
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WHO WE ARE
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Who is providing this notice?	Eaton Community Bank, Eaton Federal Mutual Holding Company and Eaton Federal Stock Holding Company
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WHAT WE DO	
How does Eaton Community Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Additionally Eaton Community Bank requires and trains its employees to comply with its privacy standards and policies, which are designed to protect customer information.
How does Eaton Community Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>▪ open an account</li><li>▪ Use your credit and debit card</li><li>▪ Deposit money</li><li>▪ Pay us by check</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"><li>▪ sharing for affiliates' everyday business purposes-information about your creditworthiness</li><li>▪ affiliates from using your information to market to you</li><li>▪ sharing for non-affiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>▪ <b>Eaton Federal Mutual Holding Company and Eaton Federal Stock Holding Company.</b></li></ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>▪ <b>Eaton Community Bank does not share with nonaffiliates so they can market to you.</b></li></ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>▪ <b>Our joint marketing partners include other financial service, investment and credit card companies.</b></li></ul>